Certificate Number: 14912-PAW-DE-034414566

Bankruptcy Case Number: 20-70077



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 4, 2020, at 2:52 o'clock PM EDT, Gloria Oakes completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 4, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor